

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michelle L. Hummel
Debtor

Case No. 13-05998-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Michelle L. Hummel, 144 Arnot St., Saint Clair, PA 17970-1103
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
4411863 +AES/FRN SLT, 1200 N. 7th St., Harrisburg, PA 17102-1419
4517819 ++AMERICAN CREDIT EXCHANGE, PO BOX 31622, LAS VEGAS NV 89173-1622
(address filed with court: American Credit Exchange, Inc.,
5920 South Rainbow Boulevard, Suite 7, Las Vegas, NV 89118)
4471296 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4411868 +Citizens Bank, 1200 N. 7th Street, Harrisburg, PA 17102-1419
4411869 +FEDERAL LOAN SERVICING/PHEAA, PO BOX 69184, HARRISBURG, PA 17106-9184
4457201 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4827624 Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,
Hartford, CT 06143-1047
4827625 +Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,
Hartford, CT 06143-1047, Federal National Mortgage Association,
creditor c/o Seterus, Inc. 06143-1047
4423393 +John A. DiGiamberardino, Esquire, Case, DiGiamberardino & Lutz, P.C.,
845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
4423991 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4411875 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
(address filed with court: Remit Corporation, 36 W. Main Street, Bloomsburg, PA 17815)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Nov 10 2018 00:13:00 BANK OF AMERICA, N.A., 2380 PERFORMANCE DR,
RICHARDSON, TX 75082-4333
cr +EDI: BANKAMER.COM Nov 10 2018 00:13:00 Bank of America, N.A.,
The Bank Of New York Mellon FKA The Bank, Mail Stop CA6-09-01-23, 400 Naitonal Way,
SIMI VALLEY, CA 93065-6414
cr +EDI: BANKAMER.COM Nov 10 2018 00:13:00 THE BANK OF NEW YORK MELLON, FKA,
Mail Stop CA6-09-01-23, 400 Naitonal Way, SIMI VALLEY, CA 93065-6414
4434977 EDI: AIS.COM Nov 10 2018 00:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4411864 EDI: BANKAMER.COM Nov 10 2018 00:13:00 Bank of America, 4161 Piedmont Pkwy.,
Greensboro, NC 27410
4411865 +EDI: RESURGENT.COM Nov 10 2018 00:13:00 CACH LLC/COLLECT AMERICA, 4340 S MONACO ST UNIT 2,
DENVER, CO 80237-3581
4411866 +EDI: CAPITALONE.COM Nov 10 2018 00:13:00 CAPITAL ONE, PO Box 30253,
Salt Lake City, UT 84130-0253
4411867 EDI: CHASE.COM Nov 10 2018 00:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4651293 EDI: ECMC.COM Nov 10 2018 00:13:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408
4651294 EDI: ECMC.COM Nov 10 2018 00:13:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL MN 55116-0408
4411870 +EDI: RMSC.COM Nov 10 2018 00:13:00 GECRB/Capital Loc, POB 965005,
Orlando, FL 32896-5005
4411871 +EDI: HFC.COM Nov 10 2018 00:13:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
4411872 +EDI: MID8.COM Nov 10 2018 00:13:00 Midland Funding, 8875 Aero Dr. Suite 200,
San Diego, CA 92123-2255
4411873 +E-mail/Text: Bankruptcies@nragroup.com Nov 09 2018 19:16:35 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4411874 EDI: PRA.COM Nov 10 2018 00:13:00 PORTFOLIO RECOVERY ASSOC,
120 Corporate Blvd., Suite 100, Norfolk, VA 23502
4457202 EDI: PRA.COM Nov 10 2018 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4425825 E-mail/Text: courts@southeastfinancial.org Nov 09 2018 19:16:20
Southeast Financial Credit Union, 444 James Robertson Pkwy, Nashville, TN 37203
4411876 E-mail/Text: courts@southeastfinancial.org Nov 09 2018 19:16:20
Southeast Financial Credit Union, 5110 Maryland Way, Suite 100, Brentwood, TN 37027
4478011 +EDI: BANKAMER.COM Nov 10 2018 00:13:00 The Bank of New York Mellon fka The Bank of New Yo,
Bank of America, N.A., Attn: Bankruptcy Dept., Mail Stop CA6-09-01-23, 400 Naitonal Way,
Simi Valley, CA 93065-6414
4411877 +EDI: VERIZONCOMB.COM Nov 10 2018 00:13:00 Verizon, POB 5029, Wallingford, CT 06492-7529
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4891200 Seterus, Inc., as the authorized servicer for Fede
cr* +Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, Mail Stop CA6-09-01-23,
400 Naitonal Way, SIMI VALLEY, CA 93065-6414
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400 Naitonal Way, SIMI VALLEY, CA 93065-6414
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400 Naitonal Way, SIMI VALLEY, CA 93065-6414
cr* +Bank of America, N.A., The Bank of New York Mellon Fka The Bank, Mail Stop CA6-09-01-23,
400 Naitonal Way, SIMI VALLEY, CA 93065-6414

***** BYPASSED RECIPIENTS (continued) *****

cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, 400 Naitonal Way, SIMI VALLEY, CA 93065-6414	Mail Stop CA6-09-01-23,
cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, 400 Naitonal Way, SIMI VALLEY, CA 93065-6414	Mail Stop CA6-09-01-23,
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cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, 400 Naitonal Way, SIMI VALLEY, CA 93065-6414	Mail Stop CA6-09-01-23,

TOTALS: 1, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Chrisovalante Fliakos on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, As Successor Trustee To JPMorgan Chase Bank, N.A., As Trustee On Behalf of The Certificateholders of The CWHEQ Inc., CWHEQ Revolving Home Equity L pamb@fedphe.com
 ECMC aamarteifio@ecmc.org
 Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
 heather@mvrlaw.com, Michelle@mvrlaw.com
 Jeniece Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com, bonnie@mvrlaw.com
 Jerome B Blank on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, As Successor Trustee To JPMorgan Chase Bank, N.A., As Trustee On Behalf of The Certificateholders of The CWHEQ Inc., CWHEQ Revolving Home Equity L pamb@fedphe.com
 John Anthony DiGiamberardino on behalf of Debtor 1 Michelle L. Hummel jad@cdllawoffice.com, dmkc@cdllawoffice.com
 Joseph P Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com
 Joseph P Schalk on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, As Successor Trustee To JPMorgan Chase Bank, N.A., As Trustee On Behalf of The Certificateholders of The CWHEQ Inc., CWHEQ Revolving Home Equity L jschalk@barley.com, sromig@barley.com
 Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 Khurram Ishaq on behalf of Creditor Bank of America, N.A. khurram.ishaq@bankofamerica.com
 Lisa Beth Singer on behalf of Creditor Federal National Mortgage Association
 bkmail@rosicki.com
 Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1 Michelle L. Hummel
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-05998-JJT**

Social Security number or ITIN **xxx-xx-8744**

EIN --

Social Security number or ITIN --

EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle L. Hummel

November 9, 2018By the
court:Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.